

**From:** "Tom Watkins" <trwatkins@shbnet.com> on 01/29/2004 04:21:09 PM  
**Subject:** Truth in Lending

We would like to urge you to reconsider the proposal of "New and Conspicuous Requirements for Disclosures in Regulations B, E, M, Z, and DD. Down here in rural Louisiana we have a saying: "If it ain't broke, don't fix it". That seems to be what you are trying to do with this proposal. As far as we can tell, there has been no demonstration of the current disclosure requirements to be inadequate or ineffective. Therefore, it would be counter productive and very expensive to embark on major changes that really provide no benefit to either the industry or its customers.

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